Statistical Report 1986

for various classes of insurance

Nova Scotia

Department of Consumer Affairs

Superintendent of Insurance

Honourable Maxine Cochran
Minister

LIFE INSURANCE

LIFE INSURANCE - NOVA SCOTIA

Companies	Class of Insurance	Premiums During 1986 Direct Total Premiums (Less Dividends)	Business in Force Beginning of Year No. of Policies	Business in Force Beginning of Year (000) Sums Assured	New Business and Additions During 1986 No. of Policies	New Business and Additions During 1986 (000) Sums Assured	Business in Force End of 1986 Total Number of Policies	Business in Force End of 1986 Total Sums Assured (000)
Abbey Life Insurance Co. of Canada	Ordinary	108,768	114	17,251,764	8	1,138,711	122	18,390,475
	Group	NIL	-	-	-	-	-	-
Acadia Life Insurance Co.	Ordinary	217,508	954	21,662,904	265	24,666,601	1,219	46,329,505
	Group	NIL	-	-	-	-	-	-
Actra Fraternal Benefit Society	Ordinary	6,497	184	891,500	17	332,300	201	1,223,800
	Group	NIL	-	-	-	-	-	-
Aetna Life Insurance Co.	Ordinary	3,842	15	109,500	(1)	(2,000)	14	107,500
	Group	29,640	3	13,137,339	0	(2,781,548)	3	10,355,791
Alexander Hamilton Life Ins. Co. of America	Ordinary	NIL	-	-	-	-	-	-
	Group	267,016	7,115	30,268,505	77	6,663,350	7,192	36,931,855
Alliance Compagnie Mutuelle D'Assur-vie	Ordinary	8,183	61	1,245,967	(2)	(82,419)	59	1,163,548
	Group	16,110	-	4,868,945	-	474,429	-	5,343,374
Allstate Life Insurance Co.	Ordinary	2,085	31	130	(6)	(29)	25	101
	Group	-	-	-	-	-	-	-
Allstate Life Insurance Co. of Canada	Ordinary	521,158	2,664	69,023	287	6,312	2,951	75,335
	Group	142,501	-	64,221	-	(22,583)	-	41,638
American Bankers Life Assur. Co. of Florida	Ordinary	NIL	-	-	-	-	-	-
	Group	37,110	-	2,961,796	-	155,100	-	3,116,896

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American Life Insurance Co.	Ordinary	95,608	165	27,978,650	43	10,794,568	208	38,773,218
	Group	3,740	NIL	NIL	265	378,357	265	378,357
Assumption Mutual Life Insurance Co.	Ordinary	923,541	3,379	57,738,473	275	15,203,595	3,654	72,942,068
	Group	158,181	43	49,284,125	(7)	(4,147,000)	36	45,137,125
Blue Cross Life Ins. Company of Canada	Ordinary	336,444	1,091	31,560	229	3,774	1,320	35,334
	Group	635,900	199	141,603	43	92,833	242	234,436
Canada Life Assurance Co.	Ordinary	3,378,677	13,972	327,966,653	279	362,765	14,251	328,329,418
	Group	2,707,008	171	1,002,936,880	(3)	(14,188,977)	168	988,747,903
Canadian Foresters Life Insurance Society	Ordinary	113,304	1,182	10,906,014	(116)	(2,394,289)	1,066	8,511,725
	Group	NIL	- -	- -	- -	- -	- -	- -
Canadian General Life Insurance Co.	Ordinary	351,887	653	90,315,435	91	11,023,154	744	101,338,589
	Group	396,144	10,127	114,836,090	4,790	3,876,106	14,917	118,712,196
Chrysler Life Insurance Co. of Canada	Ordinary	- -	- -	- -	- -	- -	- -	- -
	Group	21,605	375	1,817,106	35	67,750	410	1,884,856
Citadel Life Assurance Co.	Ordinary	250,819	1,118	44,167,525	42	254,542	1,160	44,422,067
	Group	488,061	36	84,956,007	(6)	(571,828)	30	84,384,179
Colonial Life Insurance Company	Ordinary	34,288	77	5,198,207	22	(1,719,860)	99	3,478,347
	Group	- -	- -	- -	- -	- -	- -	- -

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Combined Insurance Co. of America	Ordinary	429,841	2,795	7,817,400	3,911	13,528,800	6,706	21,346,200
	Group	4,755	- -	1,100,000	- -	300,000	- -	1,400,000
Commercial Union Life Assur. Co. of Canada	Ordinary	1,039,511	2,387	128,383,362	113	27,801,153	2,500	156,184,515
	Group	330,660	3,585	42,347,019	375	11,272,156	3,960	53,619,175
Confederation Life Insurance Co.	Ordinary	1,759,838	5,817	213,870,379	101	42,849,021	5,918	256,719,400
	Group	4,325,225	38	1,105,247,598	(4)	169,194,297	34	1,274,441,895
Connecticut General Life Insurance Co.	Ordinary	163	2	6,166	(4)	(4,096)	(2)	2,070
	Group	(25)	8	444,627	1	(226,956)	9	217,671
Constellation Assurance Company	Ordinary	NIL	2	49,000	(2)	(49,000)	0	NIL
	Group	NIL	- -	- -	- -	- -	- -	- -
Les Cooperants Society	Ordinary	4,307	100	614,069	0	0	100	614,069
	Group	12,861	- -	3,364,355	- -	(1,739,232)	- -	1,625,123
Co-Operators Life Insurance Co.	Ordinary	1,196,436	22,646	193,372,203	15,024	(19,293,256)	37,670	174,078,947
	Group	1,037,008	94	216,900,474	9	162,874,725	103	379,775,199
Credit Life Insurance Co.	Ordinary	- -	- -	- -	- -	- -	- -	- -
	Group	132,388	2	38,886	531	5,951,123	533	5,990,009
Crown Life Insurance Co.	Ordinary	1,058,813	5,891	129,272,495	107	5,612,629	5,998	134,885,124
	Group	798,936	94	339,858,136	9	84,899,270	103	424,757,406

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Cumis Life Insurance Co.	Ordinary	118,534	1,405	31,288,850	(76)	(3,180,991)	1,329	28,107,859
	Group	691,733	167	112,760,808	(6)	9,795,809	161	122,556,617
Cuna Mutual Insurance Society	Ordinary	55,137	1,017	3,821,277	(55)	(72,508)	962	3,748,769
	Group	NIL	- -	- -	- -	- -	- -	- -
Desjardins Life Assurance Co.	Ordinary	5,015	7	663,263	(1)	9,925	6	673,188
	Group	301	1	78,500	0	0	1	78,500
Dominion of Canada General Ins. Co.	Ordinary	14,475	118	1,067,464	(9)	(219,230)	109	848,234
	Group	66,149	2	5,134,177	13	11,897,066	15	17,031,243
Eaton Life Assurance Co.	Ordinary	402,045	1,934	52,693,481	23	7,118,985	1,957	59,812,466
	Group	95,406	747	46,631,011	99	5,153,355	846	51,784,366
Electrical Workers Benefit Association	Ordinary	9,229	937	2,248,800	51	122,400	988	2,371,200
	Group	NIL	- -	- -	- -	- -	- -	- -
Empire Life Insurance Co.	Ordinary	79,154	228	2,548,950	(25)	(198,540)	203	2,350,410
	Group	- -	43	34,915,742	(41)	(13,561,419)	2	21,354,323
Equitable Life Assurance Society of U.S.	Ordinary	4,847	11	20,835	(2)	(2,275)	9	18,560
	Group	20,363	- -	7,775,113	- -	363,733	- -	8,138,846
Equitable Life Insurance Co. of Canada	Ordinary	45,222	256	4,657,820	(7)	386,739	249	5,044,559
	Group	8,083	- -	4,549,882	- -	(867,810)	- -	3,682,072

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Excelsior Life Assurance Co. of Canada	Ordinary	633,868	3,550	72,468,187	(110)	15,076,073	3,440	87,544,260
	Group	192,070	33	30,787,000	1	5,479,451	34	36,266,451
Federated Life Ins. Co.	Ordinary	719	not available					
	Group	- -	- -	- -	- -	- -	- -	- -
Financial Life Assur. Co. of Canada	Ordinary	22,375	17	2,685,664	40	6,713,520	57	9,399,184
	Group	(390)	- -	1,036,936	- -	(1,024,899)	- -	12,037
Ford Life Insurance Co.	Ordinary	- -	- -	- -	- -	- -	- -	- -
	Group	21,527	523	3,133,247	(196)	987,529	327	4,120,776
General American Life Insurance Co.	Ordinary	NIL	- -	- -	- -	- -	- -	- -
	Group	2,846	1	918,532	0	240,703	1	1,159,235
Gerling Global Life Insurance Co.	Ordinary	12,508	not available		not available		not available	
	Group	- -	- -	- -	- -	- -	- -	- -
Glacier National Life Assurance Co.	Ordinary	1,898	259	1,825	(4)	(144)	255	1,681
	Group	NIL	- -	- -	- -	- -	- -	- -
Globe Life Insurance Co.	Ordinary	15,076	68	1,042,433	(5)	(357,901)	63	684,532
	Group	NIL	2	160,931	0	(3,002)	2	157,929
Grand Orange Lodge of B.A. Benefit Fund	Ordinary	1,768	58	112,336	(3)	3,023	55	115,359
	Group	NIL	- -	- -	- -	- -	- -	- -

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Great West Life Assurance Co. Ltd.	Ordinary	2,371,431	9,674	355,825,248	298	82,493,844	9,972	438,319,092
	Group	4,935,616	130	1,123,231,989	1	363,385,698	131	1,486,617,687
Halifax Life Insurance Co.	Ordinary	884,232	3,368	126,177,205	(196)	(3,727,081)	3,172	122,450,124
	Group	29,595	67	3,331,238	8	78,863	75	3,410,101
Imperial Life Assurance Co. of Canada	Ordinary	823,146	3,916	85,229,513	52	11,842,327	3,968	97,071,840
	Group	695,476	11	189,832,068	(3)	25,939,832	8	215,771,900
Independent Order of Foresters	Ordinary	499,876	3,228	33,888,063	(264)	2,011,771	2,964	35,899,834
	Group	121,182	- -	- -	- -	- -	- -	- -
Industrial Life Insurance Company	Ordinary	28,502	184	4,293,336	16	932,956	200	5,226,292
	Group	6,186	- -	3,231,067	- -	665,145	- -	3,896,212
John Alden Life Insurance Co.	Ordinary	158	1	10,000	0	0	1	10,000
	Group	- -	- -	- -	- -	- -	- -	- -
John Hancock Mutual Life Insurance Co.	Ordinary	1,941	19	109,279	(2)	1,405	17	110,684
	Group	6,880	- -	1,335,871	- -	125,718	- -	1,461,589
Knights of Columbus	Ordinary	179,587	1,337	13,135,447	65	2,314,079	1,402	15,449,526
	Group	NIL	- -	- -	- -	- -	- -	- -
Laurentian Mutual Assur. Company	Ordinary	10,598	72	1,639,369	2	1,365	74	1,640,734
	Group	- -	- -	- -	- -	- -	- -	- -

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Laurier Life Insurance Co.	Ordinary	72,886	714	8,977,171	(18)	4,589,668	696	13,566,839
	Group	NIL	- -	- -	- -	- -	- -	- -
Life Insurance Co. of North America	Ordinary	917	Not Available		Not Available			
	Group	NIL	- -	- -	- -	- -	- -	- -
London Life Assurance Co.	Ordinary	10,575,056	288	711,727,409	60	41,796,681	348	753,524,090
	Group	2,542,702	85,325	2,009,901,447	395	226,136,789	85,720	2,236,038,236
Manufacturers Life Insurance Co.	Ordinary	2,832,333	13,155	199,937,494	140	96,992,538	13,295	296,930,032
	Group	556,802	140	181,795,450	(13)	(16,750,621)	127	165,044,829
Maritime Life Assurance Company	Ordinary	4,425,696	11,517	545,032,702	(12)	60,819,457	11,505	605,852,159
	Group	4,023,403	88	1,610,638,029	4	127,917,524	92	1,738,555,553
Massachusetts General Life Insurance Co.	Ordinary	28	3	7,500	(1)	(1,500)	2	6,000
	Group	NIL	- -	- -	- -	- -	- -	- -
Massachusetts Mutual Life Insurance Co.	Ordinary	(8)	3	16,676	(1)	(662)	2	16,014
	Group	1,520	4	336,156	1	195,563	5	531,719
Metropolitan Life Insurance Co.	Ordinary	7,702,317	66,670	550,276,392	(3,197)	25,509,087	63,473	575,785,479
	Group	444,292	9,807	143,857,312	625	5,898,111	10,432	149,755,423
Metropolitan Life Insurance Co. of Canada	Ordinary	561,196	460	22,608,150	1,271	59,838,470	1,731	82,446,620
	Group	NIL	- -	- -	- -	- -	- -	- -

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MIC Life Insurance Corp.	Ordinary	NIL	- -	- -	- -	- -	- -	- -
	Group	171,758	5,353	42,006,254	2,983	36,754,932	8,336	78,761,186
Mony Life Insurance Co. of Canada	Ordinary	113,959	149	11,990,131	234	21,776,711	383	33,766,842
	Group	NIL	- -	- -	- -	- -	- -	- -
Montreal Life Insurance Company	Ordinary	126,121	1,037	13,520,558	(92)	1,167,787	945	14,688,345
	Group	(2,493)	- -	- -	- -	- -	- -	- -
Mutual Life Assurance Co. of Canada	Ordinary	4,236,225	23,178	806,122,232	182	41,077,329	23,360	847,199,561
	Group	1,129,903	127	475,337,654	6	22,209,025	133	497,546,679
Mutual Life Insurance Co. of New York	Ordinary	(448)	21	116,419	(4)	(13,555)	17	102,864
	Group	1,485	- -	649	- -	61	- -	710
Mutual of Omaha Insurance Co.	Ordinary	955,329	2,837	63,858,916	444	18,366,832	3,281	82,225,748
	Group	219,025	8	75,120,305	(1)	951,950	7	76,072,255
MacCabee's Mutual Life Insurance Co.	Ordinary	204	Not Available		Not Available			
	Group	- -	- -	- -	- -	- -	- -	- -
National Fidelity Life Insurance Co.	Ordinary	1,654	1	450,000	0	0	1	450,000
	Group	NIL	- -	- -	- -	- -	- -	- -
National Life Insurance Co. of Canada	Ordinary	1,048,335	3,542	113,728,552	133	24,531,680	3,675	138,260,232
	Group	1,073,788	69	256,909,538	1	36,357,131	70	293,266,669

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New York Life Insurance Company	Ordinary	2,220,635	7,507	262,619,161	257	42,497,932	7,764	305,117,093
	Group	180,438	32	161,473,891	(2)	17,236,416	30	178,710,307
New York Life Insurance Co. of Canada	Ordinary	130,998	66	8,719,245	63	6,922,792	129	15,642,037
	Group	NIL	- -	- -	- -	- -	- -	- -
North American Life Assurance Co.	Ordinary	1,860,720	5,764	160,194,212	(58)	33,785,168	5,706	193,979,380
	Group	565,544	12	123,233,091	4	15,446,307	16	138,679,398
North American Life & Casualty Co.	Ordinary	10,192	189	1,022,716	(15)	(136,479)	174	886,237
	Group	NIL	- -	- -	- -	- -	- -	- -
North West Life Assur. Co. of Canada	Ordinary	24,922	81	3,915	7	586	88	4,501
	Group	NIL	- -	- -	- -	- -	- -	- -
Northern Life Assurance Co. of Canada	Ordinary	345,753	2,134	44,446,087	(180)	1,408,960	1954	45,855,047
	Group	9,741	3	12,846,423	(3)	(12,846,423)	0	NIL
Norwich Union Life Insurance Society	Ordinary	199,108	749	35,235,091	(87)	5,209,105	662	40,444,196
	Group	54,192	6	6,721,078	(2)	1,282,648	4	8,003,726
Old Republic Life Insurance Co.	Ordinary	NIL	- -	- -	- -	- -	- -	- -
	Group	(501)	144	695,409	(81)	334,282	63	1,029,691
Paul Revere Life Insurance Co.	Ordinary	4,332	20	386,440	(1)	114,324	19	500,764
	Group	4,328	- -	- -	- -	- -	- -	- -

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Pennsylvania Life Insurance Co.	Ordinary	159,902	700	10,846,102	5	(63,633)	705	10,782,469
	Group	3,463	- -	2,494,286	- -	(1,081,786)	- -	1,412,500
Pierce National Life Ins. Co.	Ordinary	2,460	NIL	NIL	37	94,723	37	94,723
	Group	- -	- -	- -	- -	- -	- -	- -
Pioneer Life Assurance Co.	Ordinary	9,357	30	907,382	(3)	(51,587)	27	855,795
	Group	NIL	- -	- -	- -	- -	- -	- -
Provident Alliance Life Insurance Co.	Ordinary	NIL	- -	- -	- -	- -	- -	- -
	Group	548,858	2	34,551,728	0	1,859,248	2	36,410,976
Provident Life & Accident Insurance Co.	Ordinary	NIL	- -	- -	- -	- -	- -	- -
	Group	2,072	- -	2,975,814	- -	528,699	- -	3,504,513
Prudential Assurance Co. Limited	Ordinary	3,980,234	12,535	404,738,644	430	50,548,932	12,965	455,287,576
	Group	1,030,330	24	153,377,698	(7)	19,315,702	17	172,693,400
Prudential Insurance Co. of America	Ordinary	3,995,727	41,670	325,441,997	(526)	7,287,300	41,144	332,729,297
	Group	1,827,715	72	539,701,807	(9)	103,660,824	63	643,362,631
Prudential Life Assur. Co. of England (Canada)	Ordinary	84,612	143	18,449,168	62	8,213,303	205	26,662,471
	Group	24,473	14	3,297,000	4	3,256,000	18	6,463,000
Reliable Life Insurance Co.	Ordinary	19,210	32	4,481,219	(1)	126,162	31	4,607,381
	Group	63,974	- -	14,939,365	- -	1,514,847	- -	16,454,212

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Royal Life Insurance Co. of Canada	Ordinary	125,888	237	17,006,573	63	6,237,351	300	23,243,924
	Group	NIL	- -	- -	- -	- -	- -	- -
Royal Life Insurance Ltd.	Ordinary	583,248	2,468	44,211,621	49	5,792,827	2,517	50,004,448
	Group	23,639	- -	9,685,470	- -	355,649	- -	10,041,119
Sauvegarde Life Insurance Co.	Ordinary	4,069	45	462,584	5	155,629	50	618,213
	Group	- -	- -	- -	- -	- -	- -	- -
Seaboard Life Insurance Company	Ordinary	10,471	12	741,004	36	980,190	48	1,721,194
	Group	642,063	21	10,774,381	11	29,037,213	32	39,811,594
Sovereign Life Insurance Company	Ordinary	203,671	918	35,724,394	(19)	4,059,521	899	39,783,915
	Group	- -	- -	- -	- -	- -	- -	- -
Standard Life Assurance Company	Ordinary	1,881,950	6,257	190,469,444	89	27,702,205	6,346	218,171,649
	Group	104,382	5	42,449,850	0	24,321,490	5	66,771,340
State Farm Life Insurance Company	Ordinary	6,785		Not Available		Not Available		
	Group	- -	- -	- -	- -	- -	- -	- -
Sun Alliance & London Assurance Co. Ltd.	Ordinary	368,615	1,436	73,027,572	(111)	(6,034,929)	1,325	66,992,643
	Group	12,369	- -	4,497,524	- -	(196,688)	- -	4,300,836
Sun Life Assurance Co. of Canada	Ordinary	4,082,690	18,527	497,284,700	137	72,420,542	18,664	569,705,242
	Group	5,311,634	92	1,473,918,490	25	126,100,326	117	1,600,018,816

LIFE INSURANCE - NOVA SCOTIA

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Companies	Class of Insurance	Premiums During 1986 Direct Total Premiums (Less Dividends)	Business in Force Beginning of Year No. of Policies	Business in Force Beginning of Year (000) Sums Assured	New Business and Additions During 1986 No. of Policies	New Business and Additions During 1986 (000) Sums Assured	Business in Force End of 1986 Total Number of Policies	Business in Force End of 1986 Total Sums Assured (000)
Teachers Insurance & Annuity Assur. of America	Ordinary	3,938	23	667,952	(1)	(35,326)	22	632,626
	Group	- -	- -	- -	- -	- -	- -	- -
Toronto Mutual Life Insurance Co.	Ordinary	24,759	243	2,355,456	(4)	55,657	239	2,411,113
	Group	- -	- -	- -	- -	- -	- -	- -
Transamerica Life Ins. Co. of Canada	Ordinary	678,740	1,887	156,588,765	(1)	13,154,861	1,886	169,743,626
	Group	- -	- -	- -	- -	- -	- -	- -
Transamerica Occidental Life Insurance Co.	Ordinary	232,467	952	38,035,654	(5)	(261,182)	947	37,774,472
	Group	71,140	40	22,778,568	(3)	(11,620,756)	37	11,157,812
The Travelers Insurance Co.	Ordinary	93,795	823	6,268,000	(53)	(400,000)	770	5,868,000
	Group	52,537	- -	12,561,465	- -	(192,851)	- -	12,368,614
Travelers Life Insurance Co. of Canada	Ordinary	698,285	2,159	124,359,868	23	13,087,734	2,182	137,447,602
	Group	125,283	36	84,434,112	(1)	(2,058,423)	35	82,375,689
United American Insurance Company	Ordinary	3,129	22	20,000	(1)	(1,000)	21	19,000
	Group	- -	- -	- -	- -	- -	- -	- -
United of Omaha Life Insurance Co.	Ordinary	6,691	70	373,246	(9)	(24,134)	61	349,112
	Group	- -	- -	- -	- -	- -	- -	- -
United Transportation Union Insurance Association	Ordinary	2,402	981	4,594,506	(121)	283,276	860	4,877,782
	Group	- -	- -	- -	- -	- -	- -	- -

1986
LIFE INSURANCE - NOVA SCOTIA

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Companies	Class of Insurance	Premiums During Direct Total Premiums (Less Dividends)	Business in Force Beginning of Year No. of Policies	Business in Force Beginning of Year (000) Sums Assured	New Business and Additions During No. of Policies	New Business and Additions During (000) Sums Assured	Business in Force End of Total Number of Policies	Business in Force End of Total Sums Assured (000)
UNUM Life Insurance Co.	Ordinary	1,409	3	7,000	1	7,000	4	14,000
	Group	- -	- -	- -	- -	- -	- -	- -
Wawanesa Mutual Life Insurance Co.	Ordinary	15,852	52	1,912,331	11	901,953	63	2,814,284
	Group	2,423	- -	1,097,000	- -	690,000	- -	1,787,000
Westbury Life Insurance Company	Ordinary	14,105	5	1,184,413	(2)	519,502	3	1,703,915
	Group	1,374	2	129,000	1	316,000	3	445,000
Western Life Assurance Company	Ordinary	62,952	152	8,587,502	(2)	648,521	150	9,236,023
	Group	NIL	- -	- -	- -	- -	- -	- -
Zurich Life Insurance Co. of Canada	Ordinary	513,457	1969	83,597,789	70	25,255,108	2,039	108,852,897
	Group	194,652	45	54,997,965	4	(2,116,365)	49	52,881,600
TOTALS	Ordinary	73,465,189.	331,400.	7,687,889,079.	19,755.	968,216,135.	351,155.	8,656,105,214.
	Group	39,456,155.	125,088.	12,152,862,033.	9,933.	1,585,989,968.	135,021.	13,738,852,001.

AUTOMOBILE INSURANCE

PROVINCE OF NOVA SCOTIA

Automobile Insurance Premiums and Claims - 1986

NAME OF COMPANY		Sect. A Liability	Sect. B Personal Accident	Sect. C Other	TOTALS	Overall Loss Ratio
Advocate General Ins. Co. of Canada	DIRECT PREMIUMS WRITTEN	139,000.	32,000.	164,000.	335,000.	204.5
	DIRECT CLAIMS INCURRED	493,000.	21,000.	171,000.	685,000.	
Aetna Casualty Company of Canada	DIRECT PREMIUMS WRITTEN	9,000.	1,000.	6,000.	16,000.	--
	DIRECT CLAIMS INCURRED	(25,000)	(17,000)	(10,000)	(52,000)	
Aetna Casualty & Surety Company	DIRECT PREMIUMS WRITTEN	20,000.	--	11,000.	31,000.	6.5
	DIRECT CLAIMS INCURRED	2,000.	(1,000)	1,000.	2,000.	
Allstate Insurance Co. of Canada	DIRECT PREMIUMS WRITTEN	2,864,000.	415,000.	3,494,000.	6,773,000.	91.2
	DIRECT CLAIMS INCURRED	3,636,000.	250,000.	2,332,000.	6,218,000.	
American Home Assurance Company	DIRECT PREMIUMS WRITTEN	167,000.	--	96,000.	263,000.	162.4
	DIRECT CLAIMS INCURRED	157,000.	--	269,000.	426,000.	
American Road Assurance Company	DIRECT PREMIUMS WRITTEN	--	--	113,000.	113,000.	99.1
	DIRECT CLAIMS INCURRED	--	--	111,000.	111,000.	
Canada Accident & Fire Assurance Company	DIRECT PREMIUMS WRITTEN	2,477,000.	264,000.	2,981,000.	5,722,000.	59.9
	DIRECT CLAIMS INCURRED	1,454,000.	118,000.	1,856,000.	3,428,000.	
Canadian General Insurance Company	DIRECT PREMIUMS WRITTEN	1,467,000.	138,000.	1,714,000.	3,319,000.	68.9
	DIRECT CLAIMS INCURRED	1,018,000.	46,000.	1,225,000.	2,289,000.	
Canadian Home Assurance Company	DIRECT PREMIUMS WRITTEN	652,000.	63,000.	795,000.	1,510,000.	96.0
	DIRECT CLAIMS INCURRED	658,000.	89,000.	703,000.	1,450,000.	

PROVINCE OF NOVA SCOTIA

Automobile Insurance Premiums and Claims - 1986

NAME OF COMPANY		Sect. A Liability	Sect. B Personal Accident	Sect. C Other	TOTALS	Overall Loss Ratio
Canadian Indemnity Company	DIRECT PREMIUMS WRITTEN	550,000.	45,000.	622,000.	1,217,000.	57.2
	DIRECT CLAIMS INCURRED	324,000.	7,000.	365,000.	696,000.	
Canadian Provincial Insurance Company	DIRECT PREMIUMS WRITTEN	18,000.	3,000.	34,000.	55,000.	89.1
	DIRECT CLAIMS INCURRED	8,000.	1,000.	40,000.	49,000.	
Canadian Surety Company	DIRECT PREMIUMS WRITTEN	922,000.	144,000.	1,247,000.	2,313,000.	74.9
	DIRECT CLAIMS INCURRED	841,000.	50,000.	841,000.	1,732,000.	
Casualty Company of Canada (The)	DIRECT PREMIUMS WRITTEN	4,000.	- -	4,000.	8,000.	125.0
	DIRECT CLAIMS INCURRED	4,000.	2,000.	4,000.	10,000.	
Chateau Insurance Company	DIRECT PREMIUMS WRITTEN	3,000.	- -	1,000.	4,000.	25.0
	DIRECT CLAIMS INCURRED	(1,000)	- -	2,000.	1,000.	
Chrysler Insurance Company	DIRECT PREMIUMS WRITTEN	- -	- -	125,000.	125,000.	24.8
	DIRECT CLAIMS INCURRED	- -	- -	31,000.	31,000.	
Chubb Insurance Company of Canada	DIRECT PREMIUMS WRITTEN	6,000.	- -	5,000.	11,000.	36.4
	DIRECT CLAIMS INCURRED	(3,000)	- -	7,000.	4,000.	
Cigna Insurance Co. of Canada	DIRECT PREMIUMS WRITTEN	439,000.	2,000.	465,000.	906,000.	81.1
	DIRECT CLAIMS INCURRED	519,000.	- -	216,000.	735,000.	
Commercial Union Assurance Co. of Canada	DIRECT PREMIUMS WRITTEN	921,000.	35,000.	351,000.	1,307,000.	61.4
	DIRECT CLAIMS INCURRED	568,000.	4,000.	230,000.	802,000.	

PROVINCE OF NOVA SCOTIA

Automobile Insurance Premiums and Claims - 19 86

NAME OF COMPANY		Sect. A Liability	Sect. B Personal Accident	Sect. C Other	TOTALS	Overall Loss Ratio
Continental Insurance Company	DIRECT PREMIUMS WRITTEN DIRECT CLAIMS INCURRED	1,052,000. 454,000.	112,000. 32,000.	1,281,000. 893,000.	2,445,000. 1,379,000.	56.4
Continental Insurance Co. of Canada	DIRECT PREMIUMS WRITTEN DIRECT CLAIMS INCURRED	21,000. 13,000.	1,000. 1,000.	17,000. 7,000.	39,000. 21,000.	53.8
Contingency Insurance Co. Ltd.	DIRECT PREMIUMS WRITTEN DIRECT CLAIMS INCURRED	3,000. - -	- - - -	4,000. - -	7,000. - -	- -
Co-Operators General Insurance Company	DIRECT PREMIUMS WRITTEN DIRECT CLAIMS INCURRED	10,112,000. 7,652,000.	874,000. 444,000.	9,126,000 6,246,000.	20,112,000. 14,342,000.	71.3
Cornhill Insurance Company of Canada	DIRECT PREMIUMS WRITTEN DIRECT CLAIMS INCURRED	1,000. (12,000)	- - (1,000)	1,000. 1,000.	2,000. (12,000)	- -
Cumis General Insurance Company	DIRECT PREMIUMS WRITTEN DIRECT CLAIMS INCURRED	- - - -	- - - -	1,000. - -	1,000. - -	- -
Desjardins General Assurance Group	DIRECT PREMIUMS WRITTEN DIRECT CLAIMS INCURRED	NIL - -	NIL - -	NIL 1,000.	NIL 1,000.	- -
Dominion of Canada General Insurance Co.	DIRECT PREMIUMS WRITTEN DIRECT CLAIMS INCURRED	1,776,000. 1,293,000.	125,000. 51,000.	2,082,000. 1,212,000.	3,983,000. 2,556,000.	64.2
Dominion Insurance Corporation	DIRECT PREMIUMS WRITTEN DIRECT CLAIMS INCURRED	530,000. 646,000.	47,000. 72,000.	446,000. 305,000.	1,023,000 1,023,000.	100.10

PROVINCE OF NOVA SCOTIA

Automobile Insurance Premiums and Claims - 1986

NAME OF COMPANY		Sect. A Liability	Sect. B Personal Accident	Sect. C Other	TOTALS	Overall Loss Ratio
Eaton Insurance Company	DIRECT PREMIUMS WRITTEN	118,000.	30,000.	173,000.	321,000.	85.9
	DIRECT CLAIMS INCURRED	116,000.	(12,000)	172,000.	276,000.	
Ecclesiastical Ins. Office, plc.	DIRECT PREMIUMS WRITTEN	2,000.	- -	- -	2,000.	- -
	DIRECT CLAIMS INCURRED	- -	- -	- -	- -	
Economical Mutual Insurance Company	DIRECT PREMIUMS WRITTEN	2,177,000.	363,000.	3,111,000.	5,651,000.	106.98
	DIRECT CLAIMS INCURRED	3,382,000.	511,000.	2,153,000.	6,046,000.	
Emmco Insurance Company	DIRECT PREMIUMS WRITTEN	- -	- -	- -	- -	- -
	DIRECT CLAIMS INCURRED	- -	- -	- -	- -	
Employers Insurance of Wausau, A Mutual Company	DIRECT PREMIUMS WRITTEN	25,000.	1,000.	6,000.	32,000.	- -
	DIRECT CLAIMS INCURRED	(4,000)	(1,000)	(1,000)	(6,000)	
Federation Insurance Co. of Canada	DIRECT PREMIUMS WRITTEN	377,000.	35,000.	470,000.	882,000.	93.4
	DIRECT CLAIMS INCURRED	567,000.	19,000.	238,000.	824,000.	
Gan Incendie Accidents	DIRECT PREMIUMS WRITTEN	1,000.	- -	2,000.	3,000.	- -
	DIRECT CLAIMS INCURRED	- -	- -	- -	- -	
General Accident Assurance Co. of Canada	DIRECT PREMIUMS WRITTEN	3,298,000.	305,000.	3,836,000.	7,439,000.	93.4
	DIRECT CLAIMS INCURRED	3,733,000.	297,000.	2,918,000.	6,948,000.	
Gold Circle Insurance Company	DIRECT PREMIUMS WRITTEN	65,000.	6,000.	114,000.	185,000.	- -
	DIRECT CLAIMS INCURRED	(770,000)	(6,000)	(72,000)	(848,000)	

PROVINCE OF NOVA SCOTIA

Automobile Insurance Premiums and Claims - 19 86

NAME OF COMPANY		Sect. A Liability	Sect. B Personal Accident	Sect. C Other	TOTALS	Overall Loss Ratio
Guardian Insurance Company of Canada	DIRECT PREMIUMS WRITTEN	3,017,000.	330,000.	3,471,000.	6,818,000.	97.2
	DIRECT CLAIMS INCURRED	3,753,000.	289,000.	2,584,000.	6,626,000.	
Halifax Insurance Company	DIRECT PREMIUMS WRITTEN	5,357,000.	665,000.	6,448,000.	12,470,000.	91.6
	DIRECT CLAIMS INCURRED	5,663,000.	651,000.	5,108,000.	11,422,000.	
Hartford Fire Insurance Company	DIRECT PREMIUMS WRITTEN	5,000.	- -	5,000.	10,000.	230.0
	DIRECT CLAIMS INCURRED	20,000.	- -	3,000.	23,000.	
Herald Insurance Company	DIRECT PREMIUMS WRITTEN	- -	- -	- -	- -	- -
	DIRECT CLAIMS INCURRED	- -	- -	(1,000)	(1,000)	
Home Insurance Company	DIRECT PREMIUMS WRITTEN	828,000.	81,000.	1,069,000.	1,978,000.	58.2
	DIRECT CLAIMS INCURRED	552,000.	2,000.	597,000.	1,151,000.	
Insurance Company of North America	DIRECT PREMIUMS WRITTEN	- -	- -	- -	- -	- -
	DIRECT CLAIMS INCURRED	- -	- -	- -	- -	
Insurance Corporation of Ireland Limited	DIRECT PREMIUMS WRITTEN	- -	- -	- -	- -	- -
	DIRECT CLAIMS INCURRED	2,000.	- -	- -	2,000.	
Kansa General Insurance Company	DIRECT PREMIUMS WRITTEN	- -	- -	- -	- -	- -
	DIRECT CLAIMS INCURRED	1,001,000.	- -	- -	1,001,000.	
Kent General Insurance Corporation	DIRECT PREMIUMS WRITTEN	451,000.	83,000.	665,000.	1,199,000.	50.5
	DIRECT CLAIMS INCURRED	309,000.	37,000.	260,000.	606,000.	

PROVINCE OF NOVA SCOTIA

Automobile Insurance Premiums and Claims - 1986

NAME OF COMPANY		Sect. A Liability	Sect. B Personal Accident	Sect. C Other	TOTALS	Overall Loss Ratio
Laurentian Shield Assurance Company	DIRECT PREMIUMS WRITTEN	42,000.	3,000.	54,000.	99,000.	214.1
	DIRECT CLAIMS INCURRED	51,000.	10,000.	151,000.	212,000.	
Liberty Mutual Fire Insurance Co.	DIRECT PREMIUMS WRITTEN	382,000.	2,000.	162,000.	546,000.	59.7
	DIRECT CLAIMS INCURRED	136,000.	- -	190,000.	326,000.	
Liberty Mutual Insurance Company	DIRECT PREMIUMS WRITTEN	56,000.	1,000.	26,000.	83,000.	50.6
	DIRECT CLAIMS INCURRED	26,000.	4,000.	12,000.	42,000.	
London & Midland General Insurance Company	DIRECT PREMIUMS WRITTEN	(4,000)	- -	(2,000)	(6,000)	- -
	DIRECT CLAIMS INCURRED	(3,000)	1,000.	(3,000)	(5,000)	
Lumbermens Mutual Casualty Company	DIRECT PREMIUMS WRITTEN	43,000.	5,000.	1,000.	49,000.	4.1
	DIRECT CLAIMS INCURRED	1,000.	- -	1,000.	2,000.	
Markel Insurance Co. of Canada	DIRECT PREMIUMS WRITTEN	1,536,000.	28,000.	246,000.	1,810,000.	29.2
	DIRECT CLAIMS INCURRED	371,000.	17,000.	140,000.	528,000.	
Metropolitan Insurance Co.	DIRECT PREMIUMS WRITTEN	5,000.	- -	3,000.	8,000.	- -
	DIRECT CLAIMS INCURRED	- -	- -	- -	- -	
Missisquoi & Rouville Assurance Company	DIRECT PREMIUMS WRITTEN	98,000.	19,000.	184,000.	301,000.	68.8
	DIRECT CLAIMS INCURRED	72,000.	12,000.	123,000.	207,000.	
Motors Insurance Corporation	DIRECT PREMIUMS WRITTEN	- -	- -	141,000.	141,000.	75.9
	DIRECT CLAIMS INCURRED	- -	- -	107,000.	107,000.	

PROVINCE OF NOVA SCOTIA

Automobile Insurance Premiums and Claims - 1986

NAME OF COMPANY		Sect. A Liability	Sect. B Personal Accident	Sect. C Other	TOTALS	Overall Loss Ratio
New Hampshire Insurance Company	DIRECT PREMIUMS WRITTEN	13,000.	- -	- -	13,000.	15.4
	DIRECT CLAIMS INCURRED	2,000.	- -	- -	2,000.	
New Rotterdam Insurance Co.	DIRECT PREMIUMS WRITTEN	3,000.	- -	4,000.	7,000.	14.3
	DIRECT CLAIMS INCURRED	- -	- -	1,000.	1,000.	
Non-Marine Underwriters, Members of Lloyds, London, England	DIRECT PREMIUMS WRITTEN	608,000.	62,000.	967,000.	1,637,000.	90.9
	DIRECT CLAIMS INCURRED	629,000.	224,000.	635,000.	1,488,000.	
Norman Insurance Company Ltd.	DIRECT PREMIUMS WRITTEN	211,000.	42,000.	274,000.	527,000.	207.8
	DIRECT CLAIMS INCURRED	813,000.	41,000.	241,000.	1,095,000.	
Nova Scotia General Insurance Company	DIRECT PREMIUMS WRITTEN	2,816,000.	212,000.	2,636,000.	5,664,000.	44.6
	DIRECT CLAIMS INCURRED	1,112,000.	90,000.	1,327,000.	2,529,000.	
Personal Insurance Company of Canada	DIRECT PREMIUMS WRITTEN	229,000.	40,000.	377,000.	646,000.	82.8
	DIRECT CLAIMS INCURRED	207,000.	30,000.	298,000	535,000.	
Phoenix Assurance Company of Canada	DIRECT PREMIUMS WRITTEN	1,278,000.	- -	1,413,000.	2,691,000.	82.9
	DIRECT CLAIMS INCURRED	1,034,000.	117,000.	1,081,000.	2,232,000.	
Portage La Prairie Mutual Insurance Company	DIRECT PREMIUMS WRITTEN	1,202,000.	142,000.	1,509,000.	2,853,000.	80.9
	DIRECT CLAIMS INCURRED	1,079,000.	96,000.	1,135,000.	2,310,000.	
Prudential Assurance Company Ltd.	DIRECT PREMIUMS WRITTEN	2,771,000.	266,000.	3,531,000.	6,568,000.	101.9
	DIRECT CLAIMS INCURRED	3,777,000.	357,000.	2,563,000.	6,697,000.	

PROVINCE OF NOVA SCOTIA

Automobile Insurance Premiums and Claims - 1986

NAME OF COMPANY		Sect. A Liability	Sect. B Personal Accident	Sect. C Other	TOTALS	Overall Loss Ratio
Prudential of America General	DIRECT PREMIUMS WRITTEN	14,000.	2,000.	17,000.	33,000.	21.2
	DIRECT CLAIMS INCURRED	- -	- -	7,000.	7,000.	
Quebec Assurance Company	DIRECT PREMIUMS WRITTEN	206,000.	8,000.	176,000.	390,000.	51.3
	DIRECT CLAIMS INCURRED	101,000.	1,000.	98,000.	200,000.	
Royal Insurance Company of Canada	DIRECT PREMIUMS WRITTEN	6,522,000.	710,000.	6,572,000.	13,804,000.	67.2
	DIRECT CLAIMS INCURRED	4,099,000.	567,000.	4,607,000.	9,273,000.	
St. Paul Fire & Marine Insurance Company	DIRECT PREMIUMS WRITTEN	(62,000)	- -	(3,000)	(65,000)	- -
	DIRECT CLAIMS INCURRED	(23,000)	- -	3,000.	(20,000)	
Saskatchewan Mutual Insurance Company	DIRECT PREMIUMS WRITTEN	102,000.	19,000.	125,000.	246,000.	193.1
	DIRECT CLAIMS INCURRED	404,000.	1,000.	70,000.	475,000.	
Security Ins. Co. of Hartford	DIRECT PREMIUMS WRITTEN	1,000.	- -	1,000.	2,000.	- -
	DIRECT CLAIMS INCURRED	- -	- -	- -	- -	
Security National Insurance Company	DIRECT PREMIUMS WRITTEN	41,000.	4,000.	58,000.	103,000.	40.8
	DIRECT CLAIMS INCURRED	3,000.	2,000.	37,000.	42,000.	
Sentry Insurance, a Mutual Company	DIRECT PREMIUMS WRITTEN	- -	- -	- -	- -	- -
	DIRECT CLAIMS INCURRED	(1,000)	- -	2,000.	1,000.	
Simcoe & Erie General Insurance Company	DIRECT PREMIUMS WRITTEN	7,000.	- -	11,000.	18,000.	27.8
	DIRECT CLAIMS INCURRED	1,000.	- -	4,000.	5,000.	

PROVINCE OF NOVA SCOTIA

Automobile Insurance Premiums and Claims - 1986

NAME OF COMPANY		Sect. A Liability	Sect. B Personal Accident	Sect. C Other	TOTALS	Overall Loss Ratio
Sovereign General Insurance Company	DIRECT PREMIUMS WRITTEN	340,000.	29,000.	451,000.	820,000.	130.8
	DIRECT CLAIMS INCURRED	691,000.	3,000.	379,000.	1,073,000.	
Stanstead & Sherbrooke Insurance Company	DIRECT PREMIUMS WRITTEN	188,000.	28,000.	255,000.	471,000.	47.8
	DIRECT CLAIMS INCURRED	97,000.	(1,000)	129,000.	225,000.	
Sun Alliance Insurance Company	DIRECT PREMIUMS WRITTEN	2,576,000.	257,000.	2,831,000.	5,664,000.	61.8
	DIRECT CLAIMS INCURRED	1,315,000.	181,000.	2,006,000.	3,502,000.	
Tokio Marine & Fire Insurance Company Ltd.	DIRECT PREMIUMS WRITTEN	6,000.	- -	5,000.	11,000.	27.3
	DIRECT CLAIMS INCURRED	1,000.	- -	2,000.	3,000.	
Toronto General Insurance Company	DIRECT PREMIUMS WRITTEN	1,200,000.	113,000.	1,402,000.	2,715,000.	68.9
	DIRECT CLAIMS INCURRED	833,000.	38,000.	1,002,000.	1,873,000.	
Traders General Insurance Co.	DIRECT PREMIUMS WRITTEN	667,000.	63,000.	779,000.	1,509,000.	68.9
	DIRECT CLAIMS INCURRED	463,000.	21,000.	557,000.	1,041,000.	
Trafalgar Insurance, plc.	DIRECT PREMIUMS WRITTEN	54,000.	11,000.	74,000.	139,000.	41.7
	DIRECT CLAIMS INCURRED	23,000.	3,000.	32,000.	58,000.	
Transit Insurance Company	DIRECT PREMIUMS WRITTEN	1,000.	- -	1,000.	2,000.	- -
	DIRECT CLAIMS INCURRED	- -	- -	- -	- -	
Transport Insurance Company	DIRECT PREMIUMS WRITTEN	(4,000)	- -	(2,000)	(6,000)	- -
	DIRECT CLAIMS INCURRED	- -	- -	(5,000)	(5,000)	

PROVINCE OF NOVA SCOTIA

Automobile Insurance Premiums and Claims - 1986

NAME OF COMPANY		Sect. A Liability	Sect. B Personal Accident	Sect. C Other	TOTALS	Overall Loss Ratio
Travelers Indemnity Company	DIRECT PREMIUMS WRITTEN	15,000.	- -	10,000.	25,000.	120.0
	DIRECT CLAIMS INCURRED	20,000.	(2,000)	12,000.	30,000.	
Travelers Indemnity Co. of Canada	DIRECT PREMIUMS WRITTEN	2,667,000.	395,000.	3,407,000.	6,469,000.	86.0
	DIRECT CLAIMS INCURRED	3,363,000.	54,000.	2,146,000.	5,563,000.	
Unifund Assurance Company	DIRECT PREMIUMS WRITTEN	1,372,000.	115,000.	1,418,000.	2,905,000.	81.8
	DIRECT CLAIMS INCURRED	1,239,000.	80,000.	1,059,000.	2,378,000.	
United States Fidelity & Guaranty Company	DIRECT PREMIUMS WRITTEN	4,000.	- -	2,000.	6,000.	- -
	DIRECT CLAIMS INCURRED	(1,000)	(2,000)	1,000.	(2,000)	
United States Fidelity & Guarantee Co. of Canada	DIRECT PREMIUMS WRITTEN	105,000.	4,000.	91,000.	200,000.	- -
	DIRECT CLAIMS INCURRED	(104,000)	- -	6,000.	(98,000)	
Utica Mutual Ins. Co.	DIRECT PREMIUMS WRITTEN	1,000.	- -	1,000.	2,000.	50.0
	DIRECT CLAIMS INCURRED	1,000.	- -	- -	1,000.	
Victoria Insurance Co. of Canada	DIRECT PREMIUMS WRITTEN	172,000.	6,000.	81,000.	259,000.	131.7
	DIRECT CLAIMS INCURRED	281,000.	10,000.	50,000.	341,000.	
Wawanesa Mutual Insurance Company	DIRECT PREMIUMS WRITTEN	1,861,000.	229,000.	2,447,000.	4,537,000.	63.2
	DIRECT CLAIMS INCURRED	1,140,000.	65,000.	1,662,000.	2,867,000.	
Wellington Insurance Company	DIRECT PREMIUMS WRITTEN	3,870,000.	480,000.	4,717,000.	9,067,000.	84.6
	DIRECT CLAIMS INCURRED	3,718,000.	383,000.	3,572,000.	7,673,000.	

PROVINCE OF NOVA SCOTIA

Automobile Insurance Premiums and Claims - 1986

NAME OF COMPANY		Sect. A Liability	Sect. B Personal Accident	Sect. C Other	TOTALS	Overall Loss Ratio
Zurich Insurance Company	DIRECT PREMIUMS WRITTEN	2,068,000.	150,000.	1,955,000.	4,173,000.	56.3
	DIRECT CLAIMS INCURRED	1,134,000.	101,000.	1,113,000.	2,348,000.	
TOTALS:	DIRECT PREMIUMS WRITTEN	75,157,000.	7,645,000.	82,964,000.	165,766,000.	77.9
	DIRECT CLAIMS INCURRED	66,128,000.	5,460,000.	57,571,000.	129,159,000.	

MISCELLANEOUS INSURANCE

MISCELLANEOUS CLASSES - 1986

COMPANY		AIRCRAFT (000)	BOILER & MACHINERY (000)	MORTGAGE (000)	FIDELITY (000)	LIABILITY (000)	SURETY (000)	CREDIT (000)	LEGAL & TITLE (000)	ACCIDENT (000)	TOTAL (000)	LOSS RATIO
Advocate General Ins. Co. of Canada	PREMIUMS	-	-	-	-	3	-	-	-	-	3	-
	LOSSES	-	-	-	-	-	-	-	-	-	-	
Aetna Casualty Co. of Canada	PREMIUMS	-	-	-	-	(2)	1	-	-	-	(1)	-
	LOSSES	-	-	-	-	(1)	-	-	-	-	(1)	
Aetna Casualty & Surety Co.	PREMIUMS	441	5	-	-	25	-	-	-	-	471	31.4
	LOSSES	148	-	-	-	-	-	-	-	-	148	
Allendale Mutual Ins. Co.	PREMIUMS	-	34	-	-	-	-	-	-	-	34	29.4
	LOSSES	-	10	-	-	-	-	-	-	-	10	
Allstate Insurance Co. of Canada	PREMIUMS	-	-	-	-	144	-	-	-	-	144	101.4
	LOSSES	-	-	-	-	146	-	-	-	-	146	
American Credit Indemnity Co.	PREMIUMS	-	-	-	-	-	-	15	-	-	15	6.7
	LOSSES	-	-	-	-	-	-	1	-	-	1	
American Home Assurance Co.	PREMIUMS	14	9	-	1,031	2,373	21	-	-	-	3,448	27.7
	LOSSES	-	-	-	55	899	-	-	-	-	954	
Arkwright-Boston Manufacturers Mutual Ins. Co.	PREMIUMS	(6)	-	-	119	-	-	-	-	-	113	-
	LOSSES	-	-	-	-	-	-	-	-	-	-	
Boiler Inspection & Insurance Co. of Canada	PREMIUMS	-	897	-	-	-	4	-	-	-	901	12.3
	LOSSES	-	111	-	-	-	-	-	-	-	111	

MISCELLANEOUS CLASSES - 1986

COMPANY		AIRCRAFT (000)	BOILER & MACHINERY (000)	MORTGAGE (000)	FIDELITY (000)	LIABILITY (000)	SURETY (000)	CREDIT (000)	LEGAL & TITLE (000)	ACCIDENT (000)	TOTAL (000)	LOSS RATIO
British Aviation Ins. Co. Ltd.	PREMIUMS	95	-	-	-	1	-	-	-	-	96	38.5
	LOSSES	37	-	-	-	-	-	-	-	-	37	
Calvert Insurance Co.	PREMIUMS	-	-	-	-	51	-	-	-	-	51	29.4
	LOSSES	-	-	-	-	15	-	-	-	-	15	
Canada Accident & Fire Assurance Co.	PREMIUMS	-	484	-	32	639	3	-	-	-	1,158	33.9
	LOSSES	-	45	-	-	348	-	-	-	-	393	
Canadian General Insurance Co.	PREMIUMS	-	3	-	1	581	-	-	-	-	585	40.3
	LOSSES	-	(4)	-	-	240	-	-	-	-	236	
Canadian Home Assurance Co.	PREMIUMS	-	-	-	-	41	-	-	-	-	41	-
	LOSSES	-	-	-	-	(23)	-	-	-	-	(23)	
Canadian Indemnity Co.	PREMIUMS	-	-	-	3	371	70	-	-	-	444	74.5
	LOSSES	-	-	-	8	333	(10)	-	-	-	331	
Canadian Provincial Insurance Co.	PREMIUMS	-	-	-	-	32	-	-	-	-	32	171.9
	LOSSES	-	-	-	-	55	-	-	-	-	55	
Canadian Surety Co.	PREMIUMS	-	9	-	45	758	949	-	-	-	1,761	3.7
	LOSSES	-	-	-	44	109	(88)	-	-	-	65	
Casualty Co. of Canada	PREMIUMS	-	-	-	-	1	-	-	-	-	1	200.0
	LOSSES	-	-	-	-	2	-	-	-	-	2	

MISCELLANEOUS CLASSES - 1986

COMPANY		AIRCRAFT (000)	BOILER & MACHINERY (000)	MORTGAGE (000)	FIDELITY (000)	LIABILITY (000)	SURETY (000)	CREDIT (000)	LEGAL & TITLE (000)	ACCIDENT (000)	TOTAL (000)	LOSS RATIO
Chateau Insurance Co.	PREMIUMS	-	-	-	-	-	-	-	-	-	-	-
	LOSSES	5	-	-	-	-	-	-	-	-	5	
Chicago Title Insurance Co.	PREMIUMS	-	-	-	-	-	-	-	25	-	25	-
	LOSSES	-	-	-	-	-	-	-	-	-	-	
Chubb Insurance Co. of Canada	PREMIUMS	-	1	-	7	61	16	-	-	-	85	-
	LOSSES	-	2	-	(1)	(3)	-	-	-	-	(2)	
Cigna Insurance Co. of Canada	PREMIUMS	11	4	-	5	160	33	-	-	-	213	214.5
	LOSSES	2	-	-	1	446	8	-	-	-	457	
Citadel General Assurance Co.	PREMIUMS	-	-	-	-	-	-	-	-	-	-	-
	LOSSES	(2)	-	-	-	99	-	-	-	-	97	
Commerce Group	PREMIUMS	12	-	-	-	-	-	-	-	-	12	8.3
	LOSSES	1	-	-	-	-	-	-	-	-	1	
Commercial Union Assur. Co. of Canada	PREMIUMS	-	41	-	6	352	1	-	-	-	400	-
	LOSSES	-	(127)	-	-	(120)	-	-	-	-	(247)	
Commercial Union Assur. Co., plc.	PREMIUMS	6	-	-	-	-	-	-	-	-	6	-
	LOSSES	-	-	-	-	-	-	-	-	-	-	
Commonwealth Ins. Co.	PREMIUMS	-	-	-	-	99	-	-	-	-	99	14.1
	LOSSES	-	-	-	-	14	-	-	-	-	14	

MISCELLANEOUS CLASSES - 1986

COMPANY		AIRCRAFT (000)	BOILER & MACHINERY (000)	MORTGAGE (000)	FIDELITY (000)	LIABILITY (000)	SURETY (000)	CREDIT (000)	LEGAL & TITLE (000)	ACCIDENT (000)	TOTAL (000)	LOSS RATIO
Constitution Ins. Co. of Canada	PREMIUMS	-	-	-	-	41	64	-	-	-	105	2.8
	LOSSES	-	-	-	-	5	(2)	-	-	-	3	
Continental Casualty Co.	PREMIUMS	2	-	-	-	-	-	-	-	-	2	-
	LOSSES	-	-	-	-	-	-	-	-	-	-	
Continental Insurance Co.	PREMIUMS	54	165	-	6	1,132	5	-	-	-	1,362	26.6
	LOSSES	1	49	-	(4)	315	1	-	-	-	362	
Continental Insurance Co. of Canada	PREMIUMS	-	6	-	-	2	-	-	-	-	8	87.5
	LOSSES	-	7	-	-	-	-	-	-	-	7	
Contingency Ins. Co. Ltd.	PREMIUMS	-	-	-	-	92	-	-	-	-	92	1.1
	LOSSES	-	-	-	-	1	-	-	-	-	1	
Cooperators General Insurance Co.	PREMIUMS	-	-	-	201	567	-	-	-	-	768	79.8
	LOSSES	-	-	-	558	55	-	-	-	-	613	
Cornhill Insurance Co. of Canada	PREMIUMS	-	-	-	-	20	-	-	-	-	20	40.0
	LOSSES	-	-	-	-	8	-	-	-	-	8	
Coronation Ins. Co.	PREMIUMS	-	-	-	-	33	-	-	-	-	33	-
	LOSSES	-	-	-	-	-	-	-	-	-	-	
Cumis General Ins. Co.	PREMIUMS	-	1	-	212	51	-	-	-	-	264	43.6
	LOSSES	-	-	-	115	-	-	-	-	-	115	

MISCELLANEOUS CLASSES - 1986

COMPANY		AIRCRAFT (000)	BOILER & MACHINERY (000)	MORTGAGE (000)	FIDELITY (000)	LIABILITY (000)	SURETY (000)	CREDIT (000)	LEGAL & TITLE (000)	ACCIDENT (000)	TOTAL (000)	LOSS RATIO
Desjardins General Assurance Group	PREMIUMS	-	-	-	-	-	-	-	-	-	-	-
	LOSSES	-	-	-	-	18	-	-	-	-	18	
Dominion of Canada General Ins. Co.	PREMIUMS	-	9	-	2	337	3	-	-	-	351	27.1
	LOSSES	-	-	-	-	95	-	-	-	-	95	
Dominion Insurance Corp.	PREMIUMS	-	9	-	1	116	-	-	-	-	126	46.8
	LOSSES	-	1	-	-	58	-	-	-	-	59	
Eagle Star Ins. Co. Ltd.	PREMIUMS	24	-	-	-	-	-	-	-	-	24	-
	LOSSES	-	-	-	-	-	-	-	-	-	-	
Eaton Insurance Co.	PREMIUMS	-	-	-	-	11	-	-	-	-	11	-
	LOSSES	-	-	-	-	(5)	-	-	-	-	(5)	
Ecclesiastical Ins. Office	PREMIUMS	-	-	-	-	45	-	-	-	-	45	15.5
	LOSSES	-	-	-	-	7	-	-	-	-	7	
Economical Mutual Insurance Co.	PREMIUMS	-	5	-	3	554	2	-	-	-	564	25.7
	LOSSES	-	-	-	1	127	17	-	-	-	145	
Elite Insurance Co.	PREMIUMS	-	-	-	-	148	-	-	-	-	148	62.8
	LOSSES	-	-	-	-	93	-	-	-	-	93	
Employers Insurance of Wausau, a Mutual Co.	PREMIUMS	-	-	-	-	35	-	-	-	-	35	-
	LOSSES	-	-	-	-	(19)	-	-	-	-	(19)	

MISCELLANEOUS CLASSES - 1986

COMPANY		AIRCRAFT (000)	BOILER & MACHINERY (000)	MORTGAGE (000)	FIDELITY (000)	LIABILITY (000)	SURETY (000)	CREDIT (000)	LEGAL & TITLE (000)	ACCIDENT (000)	TOTAL (000)	LOSS RATIO
Employers Re-Insurance Corp.	PREMIUMS	-	-	-	-	319	-	-	-	-	319	6.9
	LOSSES	-	-	-	-	22	-	-	-	-	22	
English & American Ins. Co. Ltd.	PREMIUMS	1	-	-	-	-	-	-	-	-	1	800.0
	LOSSES	8	-	-	-	-	-	-	-	-	8	
Fireman's Fund Insurance Co.	PREMIUMS	-	1	-	1	121	-	-	-	-	123	-
	LOSSES	-	-	-	-	-	-	-	-	-	-	
Federation Ins. Co. of Canada	PREMIUMS	-	-	-	-	37	-	-	-	-	37	-
	LOSSES	-	-	-	-	-	-	-	-	-	-	
Gan Incendie Accidents	PREMIUMS	-	-	-	-	64	-	-	-	-	64	3.1
	LOSSES	-	-	-	-	2	-	-	-	-	2	
General Accident Assur. Co. of Canada	PREMIUMS	-	-	-	21	786	1	-	-	-	808	25.6
	LOSSES	-	-	-	-	207	-	-	-	-	207	
Gerling Global General Insurance Co.	PREMIUMS	-	1	-	-	-	-	-	-	-	1	-
	LOSSES	-	-	-	-	-	-	-	-	-	-	
Grain Ins. & Guarantee Co.	PREMIUMS	-	-	-	-	6	-	-	-	-	6	16.7
	LOSSES	-	-	-	-	1	-	-	-	-	1	
Guarantee Co. of North America	PREMIUMS	-	-	-	1,331	-	419	-	-	-	1,750	5.2
	LOSSES	-	-	-	80	-	12	-	-	-	92	

MISCELLANEOUS CLASSES - 1986

COMPANY		AIRCRAFT (000)	BOILER & MACHINERY (000)	MORTGAGE (000)	FIDELITY (000)	LIABILITY (000)	SURETY (000)	CREDIT (000)	LEGAL & TITLE (000)	ACCIDENT (000)	TOTAL (000)	LOSS RATIO
Guardian Ins. Co. of Canada	PREMIUMS	-	8	-	36	1,331	219	-	-	-	1,594	40.3
	LOSSES	-	(4)	-	(21)	215	452	-	-	-	642	
Halifax Insurance Co.	PREMIUMS	-	15	-	3	481	84	-	-	-	583	24.7
	LOSSES	-	-	-	-	146	(2)	-	-	-	144	
Hartford Fire Ins. Co.	PREMIUMS	5	-	-	-	-	-	-	-	-	5	-
	LOSSES	-	-	-	-	-	-	-	-	-	-	
Herald Ins. Co.	PREMIUMS	-	1	-	-	35	-	-	-	-	36	-
	LOSSES	-	-	-	-	-	-	-	-	-	-	
Home Insurance Co.	PREMIUMS	-	-	-	-	2	-	-	-	-	2	-
	LOSSES	-	-	-	-	(2)	-	-	-	-	(2)	
Insurance Co. of North America	PREMIUMS	-	7	-	-	-	-	-	-	-	7	-
	LOSSES	-	-	-	-	(5)	-	-	-	-	(5)	
Ins. Corp. of Ireland	PREMIUMS	-	-	-	-	(2)	-	-	-	-	(2)	-
	LOSSES	-	-	-	-	5	-	-	-	-	5	
Kansa General Ins. Co.	PREMIUMS	-	-	-	-	414	-	-	-	-	414	57.5
	LOSSES	-	-	-	-	238	-	-	-	-	238	
Kent General Ins. Corp.	PREMIUMS	-	-	-	-	20	-	-	-	-	20	330.0
	LOSSES	-	-	-	-	66	-	-	-	-	66	

MISCELLANEOUS CLASSES - 1986

COMPANY		AIRCRAFT (000)	BOILER & MACHINERY (000)	MORTGAGE (000)	FIDELITY (000)	LIABILITY (000)	SURETY (000)	CREDIT (000)	LEGAL & TITLE (000)	ACCIDENT (000)	TOTAL (000)	LOSS RATIO
Liberty Mutual Fire Insurance Co.	PREMIUMS	-	-	-	-	67	-	-	-	-	67	25.4
	LOSSES	-	-	-	-	17	-	-	-	-	17	
Liberty Mutual Ins. Co.	PREMIUMS	-	-	-	-	2	-	-	-	-	2	-
	LOSSES	-	-	-	-	39	-	-	-	-	39	
London Assur. Co.	PREMIUMS	1	-	-	-	-	-	-	-	-	1	-
	LOSSES	-	-	-	-	-	-	-	-	-	-	
Lumbermens Mutual Casualty Co.	PREMIUMS	-	162	-	-	12	-	-	-	-	174	0.6
	LOSSES	-	1	-	-	-	-	-	-	-	1	
Markel Insurance Co.	PREMIUMS	-	-	-	-	8	-	-	-	-	8	-
	LOSSES	-	-	-	-	-	-	-	-	-	-	
Mortgage Ins. Co. of Canada	PREMIUMS	-	-	2,845	-	-	-	-	-	-	2,845	-
	LOSSES	-	-	(2)	-	-	4	-	-	-	2	
Motors Ins. Corp.	PREMIUMS	-	-	-	-	-	89	-	-	-	89	58.4
	LOSSES	-	-	-	-	-	52	-	-	-	52	
New Hampshire Ins. Co.	PREMIUMS	-	-	-	-	177	-	-	-	-	177	12.4
	LOSSES	-	-	-	-	22	-	-	-	-	22	
New Rotterdam Ins. Co.	PREMIUMS	-	-	-	-	127	-	-	-	-	127	-
	LOSSES	-	-	-	-	(8)	-	-	-	-	(8)	

MISCELLANEOUS CLASSES - 1986

COMPANY		AIRCRAFT (000)	BOILER & MACHINERY (000)	MORTGAGE (000)	FIDELITY (000)	LIABILITY (000)	SURETY (000)	CREDIT (000)	LEGAL & TITLE (000)	ACCIDENT (000)	TOTAL (000)	LOSS RATIO
Non-Marine Underwriters at Lloyd's	PREMIUMS	275	16	-	-	405	-	-	-	-	696	-
	LOSSES	(8)	-	-	-	(96)	-	-	-	-	(104)	
Norman Ins. Co. Ltd.	PREMIUMS	-	-	-	-	-	-	-	-	-	-	-
	LOSSES	(1)	-	-	-	-	-	-	-	-	(1)	
Orion Insurance Co., plc.	PREMIUMS	-	-	-	-	-	-	-	-	-	-	-
	LOSSES	57	-	-	-	-	-	-	-	-	57	
Personal Ins. Co. of Canada	PREMIUMS	-	-	-	-	-	-	-	-	-	-	-
	LOSSES	(3)	-	-	-	(46)	-	-	-	-	(49)	
Phoenix Assur. Co. of Canada	PREMIUMS	-	26	-	5	536	3	-	-	-	570	32.4
	LOSSES	-	2	-	1	182	-	-	-	-	185	
Phoenix Assurance, plc.	PREMIUMS	25	-	-	-	-	-	-	-	-	25	-
	LOSSES	-	-	-	-	-	-	-	-	-	-	
Portage LaPrairie Mutual Insurance Co.	PREMIUMS	-	-	-	-	6	-	-	-	-	6	683.3
	LOSSES	-	-	-	-	41	-	-	-	-	41	
Protection Mutual Ins. Co.	PREMIUMS	-	103	-	-	-	-	-	-	-	103	-
	LOSSES	-	-	-	-	-	-	-	-	-	-	
Prudential Assurance Co. Ltd.	PREMIUMS	13	27	-	3	1,015	1	-	-	-	1,059	49.8
	LOSSES	-	-	-	1	526	-	-	-	-	527	

MISCELLANEOUS CLASSES - 1986

COMPANY		AIRCRAFT (000)	BOILER & MACHINERY (000)	MORTGAGE (000)	FIDELITY (000)	LIABILITY (000)	SURETY (000)	CREDIT (000)	LEGAL & TITLE (000)	ACCIDENT (000)	TOTAL (000)	LOSS RATIO
Quebec Assurance Co.	PREMIUMS	-	17	-	3	151	1	-	-	-	172	50.0
	LOSSES	-	6	-	-	80	-	-	-	-	86	
Reliance Insurance Co.	PREMIUMS	-	10	-	-	4	-	-	-	-	14	7.1
	LOSSES	1	-	-	-	-	-	-	-	-	1	
Royal Insurance Co. of Canada	PREMIUMS	-	1,226	-	123	4,071	29	-	-	-	5,449	40.3
	LOSSES	-	195	-	(42)	2,043	(1)	-	-	-	2,195	
St. Paul Fire & Marine Insurance Co.	PREMIUMS	14	3	-	-	56	1	-	-	-	74	-
	LOSSES	1	-	-	(1)	(186)	-	-	-	-	(186)	
Saskatchewan Mutual Insurance Co.	PREMIUMS	-	-	-	-	2	-	-	-	-	2	100.0
	LOSSES	-	-	-	-	2	-	-	-	-	2	
Seaboard Surety Co. of Canada	PREMIUMS	-	-	-	-	10	119	-	-	-	129	4.6
	LOSSES	-	-	-	-	3	3	-	-	-	6	
Security Ins. Co. of Hartford	PREMIUMS	-	-	-	-	31	-	-	-	-	31	6.4
	LOSSES	-	-	-	-	2	-	-	-	-	2	
Simcoe & Erie General Insurance Co.	PREMIUMS	-	-	-	-	1,238	3	-	-	-	1,241	13.6
	LOSSES	-	-	-	-	169	-	-	-	-	169	
Sovereign General Ins. Co.	PREMIUMS	-	-	-	-	56	-	-	-	-	56	266.1
	LOSSES	-	-	-	-	149	-	-	-	-	149	

MISCELLANEOUS CLASSES - 1986

COMPANY		AIRCRAFT (000)	BOILER & MACHINERY (000)	MORTGAGE (000)	FIDELITY (000)	LIABILITY (000)	SURETY (000)	CREDIT (000)	LEGAL & TITLE (000)	ACCIDENT (000)	TOTAL (000)	LOSS RATIO
Stanstead & Sherbrooke Ins. Co.	PREMIUMS	-	7	-	-	45	-	-	-	-	52	107.7
	LOSSES	-	-	-	-	56	-	-	-	-	56	
Sun Alliance Ins. Co.	PREMIUMS	-	22	-	11	674	12	-	-	-	719	-
	LOSSES	-	13	-	-	(18)	-	-	-	-	(5)	
Symons General Ins. Co.	PREMIUMS	-	-	-	-	2	-	-	-	-	2	-
	LOSSES	-	-	-	-	-	-	-	-	-	-	
Toronto General Ins. Co.	PREMIUMS	-	2	-	1	476	-	-	-	-	479	40.3
	LOSSES	-	(3)	-	-	196	-	-	-	-	193	
Traders General Ins. Co.	PREMIUMS	-	1	-	1	264	-	-	-	-	266	40.6
	LOSSES	-	(1)	-	-	109	-	-	-	-	108	
Trafalgar Insurance, plc.	PREMIUMS	-	-	-	-	1	-	-	-	-	1	-
	LOSSES	-	-	-	-	-	-	-	-	-	-	
Travelers Indemnity Co.	PREMIUMS	346	5	-	-	-	-	-	-	-	351	213.7
	LOSSES	704	-	-	-	46	-	-	-	-	750	
Travelers Indemnity Co. of Canada	PREMIUMS	-	7	-	2	196	47	-	-	-	252	130.5
	LOSSES	-	1	-	-	328	-	-	-	-	329	
Utica Mutual Ins. Co.	PREMIUMS	-	-	-	-	11	-	-	-	-	11	-
	LOSSES	-	-	-	-	-	-	-	-	-	-	

MISCELLANEOUS CLASSES - 1986

COMPANY		AIRCRAFT (000)	BOILER & MACHINERY (000)	MORTGAGE (000)	FIDELITY (000)	LIABILITY (000)	SURETY (000)	CREDIT (000)	LEGAL & TITLE (000)	ACCIDENT (000)	TOTAL (000)	LOSS RATIO
United States Fidelity & Guarantee Co.	PREMIUMS	58	4	-	-	-	-	-	-	-	62	-
	LOSSES	(19)	-	-	-	(8)	-	-	-	-	(27)	
United States Fidelity & Guarantee Co. of Canada	PREMIUMS	-	-	-	-	91	205	-	-	-	296	1.0
	LOSSES	-	-	-	-	3	-	-	-	-	3	
United States Fire Insurance Co.	PREMIUMS	-	-	-	-	105	-	-	-	-	105	230.5
	LOSSES	-	-	-	-	242	-	-	-	-	242	
Victoria Ins. Co. of Canada	PREMIUMS	-	-	-	1	2,248	29	-	-	-	2,278	32.2
	LOSSES	-	-	-	-	734	-	-	-	-	734	
Wawanesa Mutual Ins. Co.	PREMIUMS	-	-	-	-	37	1	-	-	-	38	-
	LOSSES	-	-	-	-	(21)	-	-	-	-	(21)	
Wellington Insurance Co.	PREMIUMS	-	26	-	36	420	12	-	-	-	494	17.8
	LOSSES	-	1	-	1	97	(11)	-	-	-	88	
Western Surety Co.	PREMIUMS	-	-	-	-	-	73	-	-	-	73	-
	LOSSES	-	-	-	-	-	-	-	-	-	-	
Zurich Insurance Co.	PREMIUMS	92	15	-	17	732	5	-	-	-	861	51.5
	LOSSES	23	-	-	1	419	-	-	-	-	443	
TOTALS	PREMIUMS	1,483	3,394	2,845	3,269	25,764	2,525	15	25	-	39,320	30.1
	LOSSES	955	305	(2)	797	9,334	436	1	-	-	11,825	

ACCIDENT AND SICKNESS INSURANCE

PROVINCE OF NOVA SCOTIA

ACCIDENT & SICKNESS INSURANCE — 1986

NAME OF COMPANY	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	LOSS RATIO COL. 2 TO 1
Abbey Life Insurance Company of Canada	242,000.	-	-
Actra Fraternal Benefit Society	19,482.	8,394.	43.1
Aetna Life Insurance Company	156,469.	154,966.	99.0
Alexander Hamilton Life Insurance Company of America	220,165.	239,756.	108.9
Allstate Insurance Company of Canada	341,000.	44,000.	12.9
Allstate Life Insurance Company of Canada	269,542.	134,075.	49.7
American Bankers Insurance Company of Florida	210,000.	17,000.	8.1
American Bankers Life Assurance Company of Florida	18,282.	-	-
American Home Assurance Company	1,685,000.	204,000.	12.1
American Life Insurance Company	1,316.	-	-
Amex Life Assurance Company	76,000.	4,000.	5.3
Assumption Mutual Life Insurance	215,900.	-	-
Atlantic Mutual Life Assurance Company	29,421.	13,192.	44.8
Bankers Life & Casualty Company	1,356.	-	-
Blue Cross Life Insurance Company of Canada	1,374,457.	669,814.	48.7
Canada Accident & Fire Assurance Company	55,000.	(15,000.)	-
Canada Life Assurance Company	8,210,367.	6,440,612.	78.4
Canadian General Insurance Company	1,000.	-	-
Canadian General Life Insurance Company	984,805.	502,858.	51.1
Chrysler Life Insurance Company of Canada	2,765.	2,310.	83.5
Chubb Insurance Company of Canada	1,000.	-	-
Citadel General Assurance Company	4,815,000.	2,687,000.	55.8
Citadel Life Assurance Company	129,575.	54,493.	42.1
Combined Insurance Company of America	2,904,107.	974,407.	33.6
Commercial Travelers Mutual Ins. Company	18,177.	4,143.	22.8
Commercial Union Assur. Co. of Canada	69,000.	(22,000.)	-
Confederation Life Insurance Company	5,117,855.	4,023,332.	78.6
Connecticut General Life Insurance Company	5,188.	12,068.	232.6
Constellation Assurance Company	543,204.	401.	-
Continental Insurance Company	34,000.	-	-
Continental Insurance Company of Canada	158,000.	30,000.	19.0

PROVINCE OF NOVA SCOTIA

ACCIDENT & SICKNESS INSURANCE — 1986

NAME OF COMPANY	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	LOSS RATIO COL. 2 TO 1
Co-operators General Insurance Company	825,000.	1,016,000.	123.2
Co-operators Life Insurance Company	211,669.	418,318.	197.6
Credit Life Insurance Company	130,270.	41,566.	31.9
Crown Life Insurance Company	4,693,495.	4,993,876.	106.4
Cumis General Insurance Company	15,000.	3,000.	20.0
Cumis Life Insurance Company	1,131,422.	283,610.	25.1
Cuna Mutual Insurance Society	228.	636.	278.9
Desjardins Life Assurance Company	52,496.	77,318.	147.3
Dominion of Canada General Insurance Company	45,080.	38,150.	84.6
Dominion Insurance Corporation	1,000.	-	-
Eaton Life Assurance Company	87,627.	52,428.	59.8
Economical Mutual Insurance Company	30,000.	28.	-
Equitable Life Assur. Society of the United States	1,702.	-	-
Equitable Life Ins. Company of Canada	56,103.	104,822.	186.8
Excelsior Life Insurance Company	1,237,216.	1,341,744.	108.4
Fireman's Fund Insurance Company	(108,000.)	-	-
First North American Insurance Company	108,004.	10,523.	9.7
Ford Life Insurance Company	12,552.	195,104.	1554.4
General American Life Insurance Company	19,570.	20,005.	102.2
Glacier National Life Assurance Company	376,452.	20,199.	5.4
Great American Life Insurance Company	-	-	-
Great-West Life Assurance Company	11,346,599.	9,638,146.	84.9
Guardian Insurance Company of Canada	3,000.	-	-
Halifax Insurance Company	3,000.	-	-
Halifax Life Insurance Company	12,054.	5,749.	47.7
Imperial Life Assur. Company of Canada	733,302.	779,698.	106.3
INA Life Insurance Company of Canada	20,957.	(1,401)	-
Independent Order of Foresters	7,007.	7,000.	99.9
Industrial Life Assurance Company	39,676,564.	-	-
John Alden Life Insurance Company	-	3,337.	-
John Deere Insurance Company of Canada	2,000.	-	-
John Hancock Mutual Life Insurance Company	15,557.	18,693.	120.2
Laurier Life Insurance Company	11.	5.	45.5

PROVINCE OF NOVA SCOTIA

ACCIDENT & SICKNESS INSURANCE - 1986

NAME OF COMPANY	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	LOSS RATIO COL. 2 TO 1
Les Cooperants Society Mutuelle	29.	-	-
Life Insurance Company of North America	2,032.	347.	17.1
London Life Insurance Company	6,307,306.	6,103,910.	96.8
London & Midland General Insurance Company	712,000.	715,000.	100.4
Lumbermans Mutual Casualty Company	1,000.	-	-
Manufacturers Life Insurance Company	2,695,518.	2,394,065.	88.8
Maritime Life Assurance Company	5,534,915.	3,629,780.	65.6
Massachusetts General Life Insurance Company	413.	1,361.	329.5
Massachusetts Indemnity & Life Ins. Company	403,624.	29,590.	7.3
Metropolitan Life Insurance Company	993,422.	889,093.	89.5
MIC Life Insurance Corp.	27,652.	10,000.	36.2
Montreal Life Insurance Company	16,495.	-	-
Mony Life Insurance Company of Canada	537.	-	-
Mutual Life Assurance Co. of Canada	4,376,365.	3,153,126.	72.0
Mutual Life Insurance Co. of N. Y.	2,983.	-	-
Mutual of Omaha Insurance Company	1,349,837.	1,596,464.	118.3
National Fidelity Life Insurance Company	28,496.	-	-
National Life Assurance Company of Canada	1,132,611.	1,490,555.	131.6
New York Life Insurance Company	264,815.	352,412.	133.1
Non-Marine Underwriters, Members of Lloyds	1,168,000.	239,000.	20.5
North American Life Assurance Company	80,855.	317,889.	393.2
Northern Life Assurance Company of Canada	6,451.	4,457.	69.1
Old Republic Life Insurance Company	(550)	29,816.	-
Paul Revere Life Insurance Company	1,027,202.	121,147.	11.8
Pennsylvania Life Insurance Company	766,138.	538,461.	70.3
Provident Life & Accident Insurance Company	15,908.	(13,151.)	-
Prudential Assurance Company Ltd.	298,495.	-	-
Prudential Insurance Company of America	810,938.	1,770,533.	218.3
Reliable Life Insurance Company	410,820.	241,197.	58.7
Royal Insurance Company of Canada	14,000.	3,000.	21.4
Sauvegarde Life Assurance Company	52,132.	57,269.	109.9
Seaboard Life Insurance Company	1,319,118.	661,021.	50.1
Standard Life Assurance Company	14,185.	17,359.	122.4

PROVINCE OF NOVA SCOTIA

ACCIDENT & SICKNESS INSURANCE — 1986

NAME OF COMPANY	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	LOSS RATIO COL. 2 TO 1
Stanstead & Sherbrooke Insurance Company	1,000.	-	-
Sun Alliance Insurance Company	9,000.	(2,000.)	-
Sun Life Assurance Company of Canada	8,847,740.	14,076,891.	159.1
Toronto General Insurance Company	1,000.	-	-
Toronto Mutual Life Insurance Company	1,430.	350.	24.5
Transamerica Occidental Life Insurance Company	309,913.	297,741.	96.1
Travelers Indemnity Company	1,000.	139,000.	1390.
Travelers Insurance Company	121,131.	286,712.	236.7
Travelers Life Insurance Company of Canada	988,430.	283,261.	28.7
Underwriters National Assurance Company	2,839.	38,411.	135.3
Unum Life Insurance Company	984.	1,887.	191.8
Unum Life Insurance Company of America	6,133.	(12,864.)	-
United American Insurance Company	879.	-	-
United Commercial Travelers of America	14,096.	1,629.	11.6
United Transportation Union Ins. Assoc.	1,752.	733.	41.8
Wawanesa Mutual Life Insurance Company	4,167.	-	-
Westbury Life Insurance Company	13,859.	43,801.	316.0
Western Life Assurance Company	174.	-	-
Zurich Life Insurance Company of Canada	679,126.	508,348.	74.9
Total - 1986	129,494,761	75,269,976.	58.1

PROPERTY INSURANCE

PROVINCE OF NOVA SCOTIA

PROPERTY INSURANCE PREMIUMS & CLAIMS - 1986

NAME OF COMPANY	PREMIUMS WRITTEN	CLAIMS INCURRED	RATIO OF COL. 2 to 1 PERCENT
Advocate General Insurance Company of Canada	64,000	104,000	162.5
Aegeon Insurance Co. (U.K.) Ltd.	1,000	1,000	100.0
Aetna Casualty Company of Canada	21,000	246,000	1171.4
Aetna Casualty & Surety Company	101,000	21,000	20.79
Affiliated FM Insurance Company	52,000	880,000	1692.3
Allendale Mutual Insurance Company	(897,000)	16,000	- -
Allianz Insurance Company	4,000	3,000	75.0
Allstate Insurance Company of Canada	1,993,000	553,000	27.7
American Bankers Ins. Company of Florida	435,000	29,000	6.7
American Home Assurance Company	1,569,000	3,539,000	225.5
American Road Insurance Company	480.	- -	- -
Antigonish Farmers Mutual Fire Insurance Co.	530,000	320,000	60.4
Arkwright-Boston Manufacturers Mutual Ins. Co.	286,000	2,625,000	917.8
Boiler Inspection & Insurance Co. of Canada	3,000	NIL	- -
Canada Accident & Fire Assurance Company	3,779,000	1,272,000	33.6
Canadian General Insurance Company	1,405,000	776,000	55.2
Canadian Home Assurance Company	308,000	69,000	22.4
Canadian Indemnity Company	1,540,000	1,028,000	66.7
Canadian Provincial Insurance Company	109,000	79,000	72.5
Canadian Surety Company	1,824,000	583,000	31.9
Canners Exchange Subscribers	86,000	(1,000)	- -
Casualty Company of Canada	4,000	- -	- -
Chateau Insurance Company	8,000	NIL	- -
Chrysler Insurance Company	154,000	157,000	101.9
Chubb Insurance Company of Canada	192,000	104,000	54.2
CIGNA Insurance Company of Canada	958,000	(352,000)	- -
Citadel General Assur. Co.	1,000	- -	- -
Clare Mutual Fire Insurance Company	173,000	22,000	12.7
Commerce Group	17,000	7,000	41.2
Commercial Union Assurance Co. of Canada	749,000	299,000	39.9
Commonwealth Insurance Company	536,000	654,000	122.0
Constitution Insurance Company of Canada	1,873,000	915,000	48.8
Continental Insurance Company	4,267,000	2,755,000	64.6
Continental Insurance Company of Canada	86,000	2,000	2.3

PROVINCE OF NOVA SCOTIA

PROPERTY INSURANCE PREMIUMS & CLAIMS - 1986

NAME OF COMPANY	PREMIUMS WRITTEN	CLAIMS INCURRED	RATIO OF COL. 2 to 1 PERCENT
Contingency Insurance Company Limited	53,000	8,000	15.1
Co-Operators General Insurance Company	6,308,000	3,668,000	58.1
Cornhill Insurance Company of Canada	98,000	149,000	152.0
Cumis General Insurance Company	691,000	731,000	105.8
Desjardins General Insurance Group	NIL	16,000	- -
Dominion of Canada General Insurance Company	1,911,000	994,000	52.0
Dominion Insurance Corporation	745,000	149,000	2.0
Eaton Insurance Company	128,000	56,000	43.7
Ecclesiastical Insurance Office plc	803,000	1,658,000	206.5
Economical Mutual Insurance Company	4,806,000	2,814,000	58.5
Elite Insurance Company	144,000	62,000	43.1
Employers Insurance of Wausau, a Mutual Co.	(196,000)	156,000	- -
Federal Insurance Company	2,000	NIL	- -
Federation Insurance Company of Canada	297,000	256,000	86.2
Fireman's Fund Insurance Company	23,000	2,000	8.7
GAN Incendie Accidents	26,000	5,000	19.2
General Accident Assur. Company of Canada	3,866,000	1,591,000	41.2
Gerling Global General Insurance Company	98,000	10,000	10.2
Gold Circle Insurance Company	52,000	(24,000)	- -
Gore Mutual Insurance Co.	2,000	- -	- -
Grain Insurance & Guaranty Company	267,000	140,000	52.4
Guardian Insurance Company of Canada	2,570,000	1,480,000	57.6
Halifax Insurance Company	8,847,000	3,805,000	43.0
Hanover Insurance Company	6,000	1,000	16.7
Hartford Fire Insurance Company	130,000	3,548,000	2729.2
Herald Insurance Company	25,000	7,000	28.0
Home Insurance Company	203,000	87,000	42.8
Insurance Company of North America	127,000	21,000	16.5
Insurance Corp. of Ireland Limited	1,000	- -	- -
John Deere Insurance Company of Canada	68,000	11,000	16.1
Kansa General Insurance Company	189,000	128,000	67.6
Kent General Insurance Corp.	426,000	48,000	11.2
Kings Mutual Insurance Company	2,096,000	2,406,000	114.8
Laurentian Shield Insurance Company	92,000	53,000	57.6

PROVINCE OF NOVA SCOTIA

PROPERTY INSURANCE PREMIUMS & CLAIMS - 1986

NAME OF COMPANY	PREMIUM WRITTEN	CLAIMS INCURRED	RATIO OF COL. 2 to 1 PERCENT
Liberty Mutual Fire Insurance Company	12,000	1,000	8.0
London & Midland General Insurance Company	103,000	61,000	59.2
Lumbermens Mutual Casualty Company	491,000	28,000	5.7
Lumbermen's Underwriting Alliance	557,000	535,000	96.1
Markel Insurance Company of Canada	118,000	13,000	11.0
Metropolitan Ins. Co.	1,000	NIL	--
Motors Insurance Corp.	1,000	NIL	--
New Hampshire Insurance Company	910,000	860,000	94.5
New Rotterdam Insurance Company	208,000	10,000	5.0
Niagara Fire Insurance Company	NIL	(1,000)	--
Non-Marine Underwriters, Members of Lloyds	2,221,000	836,000	37.6
Norman Insurance Company Limited	138,000	99,000	71.7
Nova Scotia General Insurance Company	2,786,000	342,000	12.2
Old Republic Insurance Company	57,000	61,000	107.0
Orion Insurance Company	NIL	1,000	--
Personal Insurance Company of Canada	217,000	179,000	82.5
Phoenix Assurance Company of Canada	2,094,000	525,000	25.1
Pictou Co. Farmers Mutual Fire Insurance Company	246,000	114,000	46.3
Portage la Prairie Mutual Insurance Company	1,765,000	1,270,000	71.9
Protection Mutual Insurance Company	206,000	(9,000)	--
Prudential Assurance Company Limited	5,070,000	2,373,000	46.8
Prudential of America General	42,000	3,000	7.0
Quebec Assurance Company	321,000	42,000	13.1
Reliance Insurance Company	28,000	3,000	10.7
Royal Insurance Company of Canada	10,022,000	2,706,000	27.1
Royal Exchange Assur. of America	(2,000)	--	--
St. Paul Fire & Marine Insurance Company	1,041,000	1,338,000	128.5
Saskatchewan Mutual Insurance Company	63,000	54,000	85.7
Security Insurance Company of Hartford	15,000	3,000	20.0
Security National Insurance Company	53,000	8,000	15.1
Sentry Insurance a Mutual Company	62,000	31,000	50.0
Simcoe & Erie General Insurance Company	126,000	29,000	23.0
Sovereign General Insurance Company	995,000	253,000	25.4

PROVINCE OF NOVA SCOTIA

PROPERTY INSURANCE PREMIUMS & CLAIMS - 1986

NAME OF COMPANY	PREMIUMS WRITTEN	CLAIMS INCURRED	RATIO OF COL. 2 to 1 PERCENT
Stanstead & Sherbrooke Insurance Company	279,000	109,000	39.1
Sun Alliance Insurance Company	4,592,000	1,642,000	35.7
Symons General Insurance Company	122,000	24,000	19.7
Toronto General Insurance Company	1,149,000	635,000	55.3
Traders General Insurance Company	639,000	353,000	55.2
Trafalgar Insurance PLC	30,000	--	--
Transit Insurance Company	1,000	--	--
Travelers Indemnity Company	86,000	67,000	77.9
Travelers Indemnity Company of Canada	3,239,000	1,603,000	49.5
Unifund Assurance Company	1,146,000	496,000	43.3
United States Fidelity & Guaranty Company	60,000	17,000	28.3
United States Fidelity & Guaranty Company of Canada	132,000	(1,000)	--
United States Fire Insurance Company	--	9,000	--
Utica Mutual Insurance Company	24,000	(3,000)	--
Victoria Insurance Company of Canada	211,000	57,000	27.0
Wawanesa Mutual Insurance Company	1,679,000	871,000	51.9
Wellington Insurance Co.	5,526,000	2,262,000	40.9
Yasuda Fire & Marine Insurance Company Limited	1,000	--	--
Zurich Insurance Company	3,875,000	2,064,000	53.2
TOTAL - 1986	109,893,480	62,715,000	57.1